

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LaTonya D Heard

Debtor(s)

Case No. 15-26388

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2015.
- 2) The plan was confirmed on 09/25/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/27/2017, 07/27/2017.
- 5) The case was converted on 10/04/2017.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,140.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$10,570.66
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$10,570.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$491.14
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,491.14

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLAS ACQUISITIONS LLC	Unsecured	NA	350.00	350.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	11,325.45	11,325.45	11,325.45	4,533.95	864.92
CAPITAL ONE BANK USA	Unsecured	300.00	300.00	300.00	0.00	0.00
ECMC	Unsecured	10,576.00	10,632.25	10,632.25	46.88	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	1,444.00	3,655.32	3,655.32	16.11	0.00
ILLINOIS TOLLWAY	Unsecured	47,000.00	93,325.02	93,325.02	405.68	0.00
INTERNAL REVENUE SERVICE	Priority	324.00	NA	NA	0.00	0.00
PORANIA LLC	Unsecured	NA	200.00	200.00	0.00	0.00
PYOD	Unsecured	NA	2,046.33	2,046.33	0.00	0.00
AAA FINANCIAL	Unsecured	500.00	NA	NA	0.00	0.00
EDUCATION ISAC	Unsecured	2,166.00	NA	NA	0.00	0.00
TMOBILE/ENHANCED RECOVERY	Unsecured	401.00	NA	NA	0.00	0.00
CCS/CORTRUST BANK	Unsecured	511.00	NA	NA	0.00	0.00
COMCAST/STELLAR RECOVERY INC	Unsecured	286.00	NA	NA	0.00	0.00
DUPAGE HOUSING AUTHORITY	Unsecured	10,000.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	296.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	444.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	627.00	NA	NA	0.00	0.00
IL DEPT OF HEALTHCARE & FAM	Unsecured	4,700.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	45,545.00	48,089.01	48,089.01	211.98	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,325.45	\$4,533.95	\$864.92
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,325.45	\$4,533.95	\$864.92
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$158,597.93	\$680.65	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,491.14</u>
Disbursements to Creditors	<u>\$6,079.52</u>
TOTAL DISBURSEMENTS :	<u>\$10,570.66</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/23/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.